

Legal Notices

Dismissal Order Notice

For: Cause (case) Number: 2A0296472WSPKINCKCX;
At: REDMOND DISTRICT COURT - WASHINGTON;
Due to the following facts:
1. There is no plaintiff in existence for said Court Cause (case) above;
2. Said court above lacks Personal Jurisdiction;
3. Said court above lacks Subject Matter Jurisdiction;
by the Will and Authority of Living Man, Subrogee, Sui Juris, Kevin: House Young., Sole Absolute Heir and Beneficiary for the KEVIN MORLEY YOUNG ESTATE and TRUSTS, it is hereby Ordered by Decree and Declared that said Court Cause above is Dismissed with Extreme Prejudice, the Bench Warrant issued in Error on Twenty Ninth (29th) day of June 2024, is Quashed, Null, and Void, and the Subrogee/Surety Kevin Morley Young is now fully Exonerated. Any objection to this, either in part or in its entirety, must be done in writing via registered mail sent to the publisher for this Notice within 9 business days of publishing or forever hold his/her peace. Passed 9 business days from the publishing date, this Dismissal Order Notice is Law. So, It Is Written, So It Shall Be Done. Published in the Queen Anne & Magnolia News November 13, 20 & 27, 2024

IN THE SUPERIOR COURT OF THE STATE OF WASHINGTON FOR KING COUNTY Estate of MAREEN PHILIP, Deceased. NO. 24-4-06967-1 SEA PROBATE NOTICE TO CREDITORS (RCW 11.40.030) The Personal Representative named below has been appointed as Personal Representative of this estate. Any person having a claim against the Decedent must, before the time the claim would be barred by any otherwise applicable statute of limitations, present the claim in the manner as provided in RCW 11.40.070 by serving on or mailing to the Personal Representative or the Personal Representative's attorney at the address stated below a copy of the claim and filing the original of the claim with the court. The claim must be presented within the later of: (1) thirty days after the Personal Representative served or mailed the notice to the creditor as provided under RCW 11.40.020(1)(c); or (2) four months after the date of first publication of the notice. If the claim is not presented within this time frame, the claim is forever barred, except as otherwise provided in RCW 11.40.051 and 11.40.060. This bar is effective as to claims against both the decedent's probate and nonprobate assets. DATE OF FIRST PUBLICATION: November 13, 2024 PERSONAL REPRESENTATIVE: William Allocca 10222 NE 126th Place Kirkland, WA 98034 ATTORNEY FOR PR: Christopher Small CMS Law Firm LLC. 811 Kirkland Ave Suite 201 Kirkland, WA 98033 Telephone: 206.659.1512 COURT OF PROBATE PROCEEDINGS: King County Superior Court CAUSE NUMBER: 24-4-06967-1 SEA SIGNED: /s/Christopher Small Christopher Small, #41244 Attorney for PR Published in the Queen Anne & Magnolia News November 13, 20 & 27, 2024

IN THE SUPERIOR COURT OF THE STATE OF WASHINGTON FOR KING COUNTY Estate of SHERI KAY FLOYD, Deceased. NO. 24-4-05290-6 SEA PROBATE NOTICE TO CREDITORS (RCW 11.40.030) The Personal Representative named below has been appointed as Personal Representative of this estate. Any person having a claim against the Decedent must, before the time the claim would be barred by any otherwise applicable statute of limitations, present the claim in the manner as provided in RCW 11.40.070 by serving on or mailing to the Personal Representative or the Personal Representative's attorney at the address stated below a copy of the claim and filing the original of the claim with the court. The claim must be presented within the later of: (1) thirty days after the Personal Representative served or mailed the notice to the creditor as provided under RCW 11.40.020(1)(c); or (2) four months after the date of first publication of the notice. If the claim is not presented within this time frame, the claim is forever barred, except as otherwise provided in RCW 11.40.051 and 11.40.060. This bar is effective as to claims against both the decedent's probate and nonprobate assets. DATE OF FIRST PUBLICATION: November 20, 2024 PERSONAL REPRESENTATIVE: Morgan Clarke Floyd 3423 W. Government Way Apt #2 Seattle, WA 98199 ATTORNEY FOR PR: Mitchell Aoki CMS Law Firm LLC. 811 Kirkland Ave Suite 201 Kirkland, WA 98033 Telephone: 206.659.1512 COURT OF PROBATE PROCEEDINGS: King County Superior Court CAUSE NUMBER: 24-4-05290-6 SEA SIGNED: /s/ Mitchell Aoki Mitchell Aoki, #61894 Attorney for PR Published in the Queen Anne & Magnolia News November 20, 27 & December 4, 2024

IN THE SUPERIOR COURT OF THE STATE OF WASHINGTON FOR THE COUNTY OF KING GUILD MORTGAGE COMPANY LLC, Plaintiff, vs. WILMA E MILLER-WHITE; SECRE-

TARY OF HOUSING AND URBAN DEVELOPMENT, OCCUPANTS OF THE PROPERTY, Defendants. Case No.: 24-2-19453-3 KNT SUMMONS BY PUBLICATION To: WILMA E MILLER-WHITE; OCCUPANTS OF THE PROPERTY, THE STATE OF WASHINGTON TO THE SAID DEFENDANTS: You are hereby summoned to appear within sixty days after the date of the first publication of this summons, to wit, within sixty days after the 23rd day of October, 2024, and defend the above entitled action in the above entitled court, and answer the complaint of the Plaintiff, Guild Mortgage Company LLC, and serve a copy of your answer upon the undersigned attorneys for Plaintiff, McCarthy & Holthus, LLP at the office below stated; and in case of your failure so to do, judgment will be rendered against you according to the demand of the complaint, which has been filed with the clerk of said court. The basis for the complaint is a foreclosure of the property commonly known as 31450 47TH PL SW, FEDERAL WAY, WA 98023, King County, Washington as a result of a default under the terms of the note and deed of trust. DATED: October 14, 2024 McCarthy & Holthus, LLP s/Grace Chu Grace Chu WSBA No. 51256 David Swartley WSBA No. 51732 108 1st Avenue South, Ste. 400 Seattle, WA 98104 Attorneys for Plaintiff Published in the Queen Anne & Magnolia News October 23, 30, November 6, 13, 20 & 27, 2024

IN THE SUPERIOR COURT OF THE STATE OF WASHINGTON FOR THE COUNTY OF KING LAKEVIEW LOAN SERVICING, LLC, Plaintiff, vs. LIZA ZAMUDIO; WASHINGTON STATE HOUSING FINANCE COMMISSION, SECRETARY OF HOUSING AND URBAN DEVELOPMENT, WELLINGTON TOWNHOMES CONDOMINIUM ASSOCIATION, OCCUPANTS OF THE PROPERTY, Defendants. Case No.: 24-2-19700-1 KNT SUMMONS BY PUBLICATION To: LIZA ZAMUDIO; OCCUPANTS OF THE PROPERTY, THE STATE OF WASHINGTON TO THE SAID DEFENDANTS: You are hereby summoned to appear within sixty days after the date of the first publication of this summons, to wit, within sixty days after the 23rd day of October, 2024, and defend the above entitled action in the above entitled court, and answer the complaint of the Plaintiff, Lakeview Loan Servicing, LLC, and serve a copy of your answer upon the undersigned attorneys for Plaintiff, McCarthy & Holthus, LLP at the office below stated; and in case of your failure so to do, judgment will be rendered against you according to the demand of the complaint, which has been filed with the clerk of said court. The basis for the complaint is a foreclosure of the property commonly known as 23402 62ND AVE S UNIT H104, KENT, WA 98032-6468, King County, Washington as a result of a default under the terms of the note and deed of trust. DATED: October 14, 2024 McCarthy & Holthus, LLP s/Grace Chu Grace Chu WSBA No. 51256 David Swartley WSBA No. 51732 108 1st Avenue South, Ste. 400 Seattle, WA 98104 Attorneys for Plaintiff Published in the Queen Anne & Magnolia News October 23, 30, November 6, 13, 20 & 27, 2024

IN THE SUPERIOR COURT OF THE STATE OF WASHINGTON FOR THE COUNTY OF KING NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING, Plaintiff, vs. JULIAN DENMAN; FLOWER COURT HOMEOWNERS ASSOCIATION; SECRETARY OF HOUSING AND URBAN DEVELOPMENT; ALLIANCEONE RECEIVABLES MANAGEMENT, INC.; OCCUPANTS OF THE PROPERTY, Defendants. Case No.: 24-2-15540-6 KNT SUMMONS BY PUBLICATION To: JULIAN DENMAN; OCCUPANTS OF THE PROPERTY, THE STATE OF WASHINGTON TO THE SAID DEFENDANTS: You are hereby summoned to appear within sixty days after the date of the first publication of this summons, to wit, within sixty days after the 13th day of November, 2024, and defend the above entitled action in the above entitled court, and answer the complaint of the Plaintiff, NewRez LLC d/b/a Shellpoint Mortgage Servicing, and serve a copy of your answer upon the undersigned attorneys for Plaintiff, McCarthy & Holthus, LLP at the office below stated; and in case of your failure so to do, judgment will be rendered against you according to the demand of the complaint, which has been filed with the clerk of said court. The basis for the complaint is a foreclosure of the property commonly known as 23626 102ND AVE SE, KENT, WA 98031, King County, Washington as a result of a default under the terms of the note and deed of trust. DATED: November 5, 2024 McCarthy & Holthus, LLP s/Grace Chu Grace Chu WSBA No. 51256 David Swartley WSBA No. 51732 108 1st Avenue South, Ste. 400 Seattle, WA 98104 Attorneys for Plaintiff Published in the Queen Anne & Magnolia News November 13, 20, 27, December 4, 11 & 18, 2024

IN THE SUPERIOR COURT OF THE STATE OF WASHINGTON IN AND FOR THE COUNTY OF KING In re the Estate of ELIZABETH PAIGE SATTERFIELD

A/K/A ELIZABETH P. SATTERFIELD A/K/A LIZ SATTERFIELD, Deceased. No. 24-4-07612-1 SEA PROBATE NOTICE TO CREDITORS (11.40.030) The Personal Representative named below has been appointed as Personal Representative (PR) of this estate. Any person having a claim against the decedent must, before the time the claim would be barred by any otherwise applicable statute of limitations, present the claim in the manner as provided in RCW 11.40.070 by serving on or mailing to the PR or the PR's attorney at the address stated below a copy of the claim and filing the original of the claim with the court. The claim must be presented within the later of: (1) thirty days after the Personal Representative served or mailed the notice to the creditor as provided under RCW 11.40.020(1)(c); or (2) four months after the date of first publication of the notice. If the claim is not presented within this time frame, the claim is forever barred, except as otherwise provided in RCW 11.40.051 and 11.40.060. This bar is effective as to claims against both the decedent's probate and nonprobate assets. DATE OF FIRST PUBLICATION: November 20, 2024 SAYRE LAW OFFICES, PLLC By: /s/ Karin S. Treadwell, WSBA #27630 Attorneys for PR 1417 31st Ave South Seattle WA 98144-3909 (206) 625-0092 /s/ Heather A. Dooley Personal Representative c/o Sayre Law Offices, PLLC 1417 31st Ave South Seattle WA 98144-3909 (206) 625-0092 Published in the Queen Anne & Magnolia News November 20, 27 & December 4, 2024

IN THE SUPERIOR COURT OF THE STATE OF WASHINGTON IN AND FOR THE COUNTY OF KING In Re The Estate of: SUSAN TULLAR, Deceased. No. 24-4-06984-1 SEA PROBATE NOTICE TO CREDITORS (RCW 11.40.030) The Personal Representative named below has been appointed as Personal Representative of this estate. Any person having a claim against the decedent must, before the time the claim would be barred by any otherwise applicable statute of limitations, present the claim in the manner as provided in RCW 11.40.070 by serving on or mailing to the Personal Representative or the Personal Representative's attorney at the address stated below a copy of the claim and filing the original of the claim with the court. The claim must be presented within the later of: (1) thirty days after the Personal Representative served or mailed the notice to the creditor as provided under RCW 11.40.020(1)(c); or (2) four months after the date of first publication of the notice. If the claim is not presented within this time frame, the claim is forever barred, except as otherwise provided in RCW 11.40.051 and 11.40.060. This bar is effective as to claims against both the decedent's probate and non-probate assets. Date of First Publication: November 27, 2024 Personal Representative: Andrew Denton Attorney for Personal Representative: Cambria Queen, WSBA #54833 Dickson Frohlich Phillips Burgess, PLLC 1200 East D Street Tacoma, WA 98421 Address effective December 1, 2024: 909 A Street, Ste. 900 Tacoma, WA 98402 Published in the Queen Anne & Magnolia News November 27, December 4 & 11, 2024

IN THE SUPERIOR COURT OF THE STATE OF WASHINGTON IN AND FOR THE COUNTY OF KING Nationstar Mortgage LLC, Plaintiff, vs. JOSEPH GENZALE; UNITED STATES OF AMERICA; CEDAR GROVE ORGANICS RECYCLING, LLC; JOHN AND/OR JANE DOE(S), UNKNOWN OCCUPANTS OF THE SUBJECT PROPERTY Defendants. No. 24-2-17868-6 CIVIL SUMMONS THE STATE OF WASHINGTON TO: Joseph Genzale You are hereby summoned to appear within sixty days after the date of the first publication of this summons, to wit, within sixty days after the 6th Day of November, 2024, and defend the above entitled action in the above entitled court, and answer the complaint of the Plaintiff, Nationstar Mortgage LLC, and serve a copy of your answer upon the undersigned attorneys for Plaintiff, LOGS Legal Group LLP, their office below stated; and in case of your failure so to do, judgment will be rendered against you according to the demand of the complaint, which has been filed with the clerk of said court. The object of the complaint is to foreclose a deed of trust dated May 29, 2009 and recorded as Instrument No. 20090603001384 given by Joseph Genzale, an unmarried man on property commonly known as 10732 26th Ave SW, Seattle, WA 98146 and legally described as: That portion of the West half of the Southeast Quarter of Section 1, Township 23 North, Range 3 East, W.M., in King County, Washington, described as follows: Beginning at the South Quarter corner of said Section 1 and running Thence North 0°46'24" West 1570.13 feet: Thence East 30 feet to the true point of beginning of Tract herein described: Thence North 0°46'24" West 74 feet; Thence East 310 feet; Thence South 0°46'24" East 74 feet; Thence West 310 feet to the true point of beginning: (Also known as the West half of Tract 21, Sutherlands Marine view Tracts an unrecorded plat).

The complaint seeks to foreclose and terminate all interest of Joseph Genzale and all other interests in the property. If you are in the active military service of the United States, or believe that you may be entitled to protection of the SCRA, please contact our office. If you do not contact us, we will report to the court that we do not believe that you are protected under the SCRA. If you have questions, you should see an attorney immediately. If you need help in finding an attorney, you may contact the Washington State Bar's Lawyer Referral Service online at www.wsba.org or by calling (206) 443-9722 (in the Seattle metropolitan area) or toll-free elsewhere in Washington at (800) 945-9722. Attorneys for Plaintiff, LOGS LEGAL GROUP LLP By: /s/ James A. Craft James A. Craft WSBA#47763 [jcraft@logs.com] 1499 SE Tech Center Place, Suite 255, Vancouver, WA 98683 (360) 260-2253; Fax (360) 260-2285 COUNTY OF KING, WASHINGTON Published in the Queen Anne & Magnolia News November 6, 13, 20, 27, December 4 & 11, 2024

IN THE SUPERIOR COURT OF WASHINGTON FOR KING COUNTY In Re The Estate of: ARMAND LUCIAN BROWN, Deceased. No. 24-4-07804-2 SEA PROBATE NOTICE TO CREDITORS (RCW 11.40.030) (NTRCD) The person named below has been appointed as Administrator of this Estate. Any person having a claim against the decedent must, before the time the claim would be barred by any otherwise applicable statute of limitations, present the claim in the manner as provided in RCW 11.40.070 by serving on or mailing to the Administrator or the Administrator's attorney at the address stated below, a copy of the claim and filing the original of the claim with the court in which the probate proceedings were commenced. The claim must be presented within the later of: (1) Thirty days after the Administrator served or mailed the notice to the creditors as provided under RCW 11.40.020(1)(c); or (2) four months after the date of first publication of this notice. If the claim is not presented within this time frame, the claim is forever barred, except as otherwise provided in RCW 11.40.051 and RCW 11.40.60. This bar is effective as to claims against both the decedent's probate and nonprobate assets. Date of First Publication: November 27, 2024 Administrator: Cecil Brown DATED this 18th day of November, 2024, at Federal Way, Washington. /s/ Peter Klipstein Peter Klipstein, WSBA #26507 Attorney for Administrator Address for Mailing or Service: Curran Law Firm, P.S. 33400 9th Avenue S, Suite 120 Federal Way, WA 98003 Published in the Queen Anne & Magnolia News November 27, December 4 & 11, 2024

IN THE SUPERIOR COURT OF WASHINGTON FOR KING COUNTY In Re The Estate of: EDWARD KANAI MIYOSHI, Deceased. No. 24-4-07435-7 SEA PROBATE NOTICE TO CREDITORS (RCW 11.40.030) (NTRCD) The person named below has been appointed as Personal Representative of this Estate. Any person having a claim against the decedent must, before the time the claim would be barred by any otherwise applicable statute of limitations, present the claim in the manner as provided in RCW 11.40.070 by serving on or mailing to the Personal Representative or the Personal Representative's attorney at the address stated below, a copy of the claim and filing the original of the claim with the court in which the probate proceedings were commenced. The claim must be presented within the later of: (1) Thirty days after the Personal Representative served or mailed the notice to the creditors as provided under RCW 11.40.020(1)(c); or (2) four months after the date of first publication of this notice. If the claim is not presented within this time frame, the claim is forever barred, except as otherwise provided in RCW 11.40.051 and RCW 11.40.60. This bar is effective as to claims against both the decedent's probate and nonprobate assets. Date of First Publication: November 13, 2024 Personal Representative: Harold Miyoshi DATED this 4th day of November, 2024. /s/ Peter Klipstein Peter Klipstein, WSBA #26507 CURRAN LAW FIRM, P.S. 33400 9th Avenue S, Suite 120 Federal Way, WA 98003 Telephone: 253-852-2345 Facsimile: 253-852-2030 Email: pklipstein@curranfirm.com Counsel for Personal Representative Address for Mailing or Service: Curran Law Firm, P.S. 33400 9th Avenue S, Suite 120 Federal Way, WA 98003 Published in the Queen Anne & Magnolia News November 13, 20 & 27, 2024

IN THE SUPERIOR COURT OF WASHINGTON FOR KING COUNTY In Re The Estate of: Frank Joseph Morawek, Deceased. No. 24-4-05646-4 SEA PROBATE NOTICE TO CREDITORS (RCW 11.40.030) (NTRCD) The person named below has been appointed as Personal Representative of this Estate. Any person having a claim against the decedent must, before the time the claim would be barred by any otherwise applicable statute of limitations, present the claim in the manner as provided in RCW 11.40.070 by serving on or mailing to the Personal Representative or the

Personal Representative's attorney at the address stated below a copy of the claim and filing the original of the claim with the court in which the probate proceedings were commenced. The claim must be presented within the later of: (1) Thirty days after the Personal Representative served or mailed the notice to the creditor as provided under RCW 11.40.020(1)(c); or (2) four months after the date of first publication of the notice. If the claim is not presented within this time frame, the claim is forever barred, except as otherwise provided in RCW 11.40.051 and 11.40.060. This bar is effective as to claims against both the decedent's probate and nonprobate assets. Date of First Publication: November 20, 2024. Personal Representative Print Name: Caryn D. Morawek Attorneys for Personal Representative Print Name and Bar #: Kurt Pruss #58632 Address for Mailing or Service: Kurt Pruss 8248 17th Ave NE, Seattle WA, 98115 206 602-5400 Court of probate proceedings and cause number: King County Superior Court 24-4-05646-4 SEA Published in the Queen Anne & Magnolia News November 20, 27 & December 4, 2024

IN THE SUPERIOR COURT OF WASHINGTON FOR KING COUNTY In Re The Estate of: Kelly Jon Bryant, Deceased. No. 24-4-07835-2 KNT PROBATE NOTICE TO CREDITORS (RCW 11.40.030) (NTRCD) The person named below has been appointed as Personal Representative of this Estate. Any person having a claim against the decedent must, before the time the claim would be barred by any otherwise applicable statute of limitations, present the claim in the manner as provided in RCW 11.40.070 by serving on or mailing to the Personal Representative or the Personal Representative's attorney at the address stated below a copy of the claim and filing the original of the claim with the court in which the probate proceedings were commenced. The claim must be presented within the later of: (1) Thirty days after the Personal Representative served or mailed the notice to the creditor as provided under RCW 11.40.020(1)(c); or (2) four months after the date of first publication of the notice. If the claim is not presented within this time frame, the claim is forever barred, except as otherwise provided in RCW 11.40.051 and 11.40.060. This bar is effective as to claims against both the decedent's probate and nonprobate assets. Date of First Publication: November 27, 2024 /s/ Jonathan Bryant Personal Representative Print Name: Jonathan Bryant Address for Mailing or Service: 32855 Ten Trails Pkwy SE, Black Diamond, WA. 98010 Court of probate proceedings and cause number: King County Superior Court 24-4-07835-2 KNT Published in the Queen Anne & Magnolia News November 27, December 4 & 11, 2024

IN THE SUPERIOR COURT OF WASHINGTON FOR KING COUNTY In Re The Estate of: PRISCILLA LEE BLUME, Deceased. No. 24-4-7276-1 SEA PROBATE NOTICE TO CREDITORS RCW 11.40.030 The person named below has been appointed as Personal Representative of this Estate. Any person having a claim against the decedent must, before the time the claim would be barred by any otherwise applicable statute of limitations, present the claim in the manner as provided in RCW 11.40.070 by serving on or mailing to the Personal Representative or the Personal Representative's attorney at the address stated below a copy of the claim and filing the original of the claim with the court in which the probate proceedings were commenced. The claim must be presented within the later of: (1) Thirty days after the Personal Representative served or mailed the notice to the creditor as provided under RCW 11.40.020(1)(c); or (2) four months after the date of first publication of the notice. If the claim is not presented within this time frame, the claim is forever barred, except as otherwise provided in RCW 11.40.051 and 11.40.060. This bar is effective as to claims against both the decedent's probate and nonprobate assets. Date of First Publication: November 13, 2024. s/ Personal Representative Paul Blume s/ Terry H. Neal Bar # 4393 Attorneys for Personal Representative Address for Mailing or Service: Terry H. Neal 10808 Vernon Rd Lake Stevens, WA. 98258 425-971-3235 Court of probate proceedings and cause number: King County Superior Court Case # 24-4-07276-1 Published in the Queen Anne & Magnolia News November 13, 20 & 27, 2024

IN THE SUPERIOR COURT OF WASHINGTON FOR KING COUNTY In Re The Estate of: PRISCILLA LEE BLUME, Deceased. No. 24-4-7276-1 SEA PROBATE NOTICE TO CREDITORS RCW 11.40.030 The person named below has been appointed as Personal Representative of this Estate. Any person having a claim against the decedent must, before the time the claim would be barred by any otherwise applicable statute of limitations, present the claim in the manner as provided in RCW 11.40.070 by serving on or mailing to the Personal Representative or the

Personal Representative's attorney at the address stated below a copy of the claim and filing the original of the claim with the court in which the probate proceedings were commenced. The claim must be presented within the later of: (1) Thirty days after the Personal Representative served or mailed the notice to the creditor as provided under RCW 11.40.020(1)(c); or (2) four months after the date of first publication of the notice. If the claim is not presented within this time frame, the claim is forever barred, except as otherwise provided in RCW 11.40.051 and 11.40.060. This bar is effective as to claims against both the decedent's probate and nonprobate assets. Date of First Publication: November 13, 2024. s/Paul Blume Personal Representative Paul Blume s/Terry H. Neal Terry H. Neal Bar # 4393 Attorneys for Personal Representative Address for Mailing or Service: Terry H. Neal 10808 Vernon Rd Lake Stevens, WA. 98258 425-971-3235 Court of probate proceedings and cause number: King County Superior Court Case # 24-4-07276-1 Published in the Queen Anne & Magnolia News November 13, 20 & 27, 2024

IN THE SUPERIOR COURT OF WASHINGTON FOR KING COUNTY In Re The Estate of: WILLIAM BRUCE BLUME, Deceased. NO. 24-405921-8 SEA PROBATE NOTICE TO CREDITORS RCW 11.40.030 The person named below has been appointed as Personal Representative of this Estate. Any person having a claim against the decedent must, before the time the claim would be barred by any otherwise applicable statute of limitations, present the claim in the manner as provided in RCW 11.40.070 by serving on or mailing to the Personal Representative or the Personal Representative's attorney at the address stated below a copy of the claim and filing the original of the claim with the court in which the probate proceedings were commenced. The claim must be presented within the later of: (1) Thirty days after the Personal Representative served or mailed the notice to the creditor as provided under RCW 11.40.020(1)(c); or (2) four months after the date of first publication of the notice. If the claim is not presented within this time frame, the claim is forever barred, except as otherwise provided in RCW 11.40.051 and 11.40.060. This bar is effective as to claims against both the decedent's probate and nonprobate assets. Date of First Publication: November 27, 2024. s/ Paul Blume Personal Representative Paul Blume s/Terry H. Neal Terry H. Neal Bar # 4393 Attorneys for Personal Representative Address for Mailing or Service: Terry H. Neal 10808 Vernon Rd Lake Stevens, WA. 98258 425-971-3235 Court of probate proceedings and cause number: King County Superior Court CASE # 24-4-05921-8 Published in the Queen Anne & Magnolia News November 27, December 4 & 11, 2024

IN THE SUPERIOR COURT OF WASHINGTON IN AND FOR KING COUNTY Nonprobate Estate of: PATRICIA HENNESSEY, Deceased. NO. 24-4-07895-6 SEA NON-PROBATE NOTICE TO CREDITORS (RCW 11.42.030) (NT-CRD) The notice agent named below has elected to give notice to creditors of the above-named Decedent. As of the date of the filing of a copy of this notice with the court, the notice agent has no knowledge of any other person acting as notice agent or of the appointment of a personal representative of the Decedent's Estate in the state of Washington. According to the records of the court as are available on the date of the filing of this notice with the court, a cause number regarding the Decedent has not been issued to any other notice agent and a personal representative of the Decedent's estate has not been appointed. Any person having a claim against the Decedent must, before the time the claim would be barred by any otherwise applicable statute of limitations, present the claim in the manner as provided in RCW 11.42.070 by serving on or mailing to the notice agents or the notice agents' attorney at the address stated below a copy of the claim and filing the original of the claim with the court. The claim must be presented within the later of: (1) Thirty days after the notice agents served or mailed the notice to the creditor as provided under RCW 11.42.020(2)(c); or (2) four months after the date of first publication of the notice. If the claim is not presented within this time frame, the claim is forever barred, except as otherwise provided in RCW 11.42.050 and 11.42.060. This bar is effective as to claims against both the Decedent's probate and nonprobate assets. DATE OF FIRST PUBLICATION: November 20, 2024. The notice agent declares under penalty of perjury under the laws of the state of Washington on this 31st day of October 2024, at Kirkland, Washington that the foregoing is true and correct. /s/ Kathleen van Zyl, Notice Agent Bis Pierce, WSBA #56755 Attorney for the Notice Agent Address for Mailing or Service 1116-22nd St Kirkland, WA 98033 (425) 765-9225 Published in the Queen Anne & Magnolia News November 20, 27 & December 4, 2024

SUPERIOR COURT OF THE STATE OF WASHINGTON FOR KING COUNTY In re the: ESTATE OF FORREST GREGORY GOLDADE, Deceased. NO. 24-4-

07634-1 SEA. PROBATE NOTICE TO CREDITORS (RCW 11.40.030). The personal representative named below has been appointed as personal representative of the above-named estate. Any person having a claim against the decedent must, before the time the claim would be barred by any otherwise applicable statute of limitations, present the claim in the manner as provided in RCW 11.40.070 by serving on or mailing to the personal representative or the personal representative's attorney(s) at the address stated below a copy of the claim and filing the original of the claim with the court. The claim must be presented within the later of: (1) Thirty days after the personal representative served or mailed the notice to the creditor as provided under RCW 11.40.020(1)(c); or (2) four months after the date of first publication of the notice. If the claim is not presented within this time frame, the claim is forever barred, except as otherwise provided in RCW 11.40.051 and 11.40.060. This bar is effective as to claims against both the decedent's probate and nonprobate assets. County of Residence on date of death: King County, WA. Name of Publication: Queen Anne & Magnolia News. Date of First Publication: November 20, 2024. Personal Representative: Marjorie Dawn Goldade. Attorneys for the Personal Representative: Garrett Grieb, Esq. WSBA #51894 Austin Nowakowski, Esq. WSBA #51590. Address for Mailing or Service: Nowakowski Legal PLLC 7826 Leary Way NE, Suite 202 Redmond, WA 98052. Court of Probate Proceedings: King County Superior Court, State of Washington. Cause Number: 24-4-07634-1 SEA Published in the Queen Anne & Magnolia News November 20, 27 & December 4, 2024

SUPERIOR COURT OF THE STATE OF WASHINGTON IN AND FOR THE COUNTY OF STEVENS In the Matter of the Estate of: DENISE M. WHITTEN, Deceased. NO. 24-4-00132-33 PROBATE NOTICE TO CREDITORS (RCW 11.40.030) The Personal Representative named below has been appointed as Personal Representative of this estate. Any person having a claim against the decedent must, before the time the claim would be barred by any otherwise applicable statute of limitations, present the claim in the manner as provided in RCW 11.40.070 by serving on or mailing to the Personal Representative or the Personal Representative's attorney at the address stated below a copy of the claim and filing the original of the claim with the court in which the probate proceedings were commenced. The claim must be presented within the later of: (1) thirty days after the Personal Representative served or mailed the notice to the Creditor as provided under RCW 11.40.020(1)(c); or (2) four months after the date of first publication of the notice. If the claim is not presented within this time frame, the claim is forever barred, except as otherwise provided in RCW 11.40.051 and 11.40.060. This bar is effective as to claims against both the decedent's probate and non-probate assets. DATE OF FIRST PUBLICATION: November 27, 2024 Carroll Jeffrey Whitten, Personal Representative, c/o McGrane & Schuerman, Alison K. McGrane, WSBA #37417, Attorney at Law 298 South Main #304, Colville, Washington 99114, 509 684-8484 Published in the Queen Anne & Magnolia News November 27, December 4 & 11, 2024

SUPERIOR COURT OF WASHINGTON FOR KING COUNTY Estate of LISE ARSOVE, Deceased. NO. 24-4-07012-2 SEA NOTICE TO CREDITORS The individual named below has been appointed as personal representative of the above estate. Any person having a claim against the decedent must, prior to the time such claims would be barred by any otherwise applicable statute of limitations, present the claim in the manner as provided in RCW 11.40.070, by serving on or mailing to the personal representative or the personal representative's attorney at the address stated below, a copy of the claim and filing the original of the claim with the court in which probate proceedings were commenced. The claim must be presented within the later of: (1) Thirty days after the personal representative served or mailed the notice to the creditor as provided under RCW 11.40.020(1)(c); or (2) Four months after the date of first publication of the notice. If the claim is not presented within this time frame, the claim is forever barred, except as otherwise provided in RCW 11.40.051 and 11.40.060. This bar is effective as to claims against both the probate assets and nonprobate assets of the decedent. DATE OF FILING COPY OF NOTICE TO CREDITORS With Clerk of Court: November 12, 2024 DATE OF FIRST PUBLICATION: November 13, 2024 /s/ PRISCILLA ARSOVE, Personal Representative McCune, Godfrey, Emerick & Broggel, Inc. PS /s/ MARISA E. BROGGEL, WSBA NO. 41767 Of Attorneys for Personal Representative McCune, Godfrey, Emerick, & Broggel, Inc. P.S. 4500 9th Ave. NE Suite 300 Seattle, WA 98105-4697 Tel: 206-632-0575 Fax 206-238-9487 Published in the Queen Anne & Magnolia News November 13, 20 & 27, 2024

SUPERIOR COURT OF WASHINGTON FOR KING COUNTY Estate of, KYLE JAMES COGGESHELL, Deceased.

NO. 24-4-07682-1 KNT PROBATE NOTICE TO CREDITORS PLEASE TAKE NOTICE The above Court has appointed FREDERICK FRANCIS COGGESHELL as Administrator of Decedent's estate. Any person having a claim against the Decedent must present the claim: (a) Before the time when the claim would be barred by any applicable statute of limitations, and (b) In the manner provided in RCW 11.40.070: (i) By filing the original of the claim with the foregoing Court, and (ii) By serving on or mailing to my attorney at the address below a copy of the claim. The claim must be presented by the later of: (a) Thirty (30) days after this Notice has been mailed or served as provided in RCW 11.40.020(1)(c), or (b) Four (4) months after the date of first publication of this Notice. If the claim is not presented within this time period, the claim will be forever barred except as provided in RCW 11.40.051 and 11.40.060. This bar is effective for claims against both the Decedent's probate and nonprobate assets. Date of First Publication of this Notice: November 27, 2024 Prepared By: W. TRACY CODD WSBN 16745 Attorney for Administrator P.O. Box 1238 Seahurst, WA. 98062-1238 (206) 248-6152 Published in the Queen Anne & Magnolia News November 27, December 4 & 11, 2024

SUPERIOR COURT OF WASHINGTON FOR SNOHOMISH COUNTY Estate of FRANCIS C. RILEY, Deceased. NO. 24-4-40109-31 PROBATE NOTICE TO CREDITORS (RCW 11.40.030) THE PERSONAL REPRESENTATIVES NAMED BELOW have been appointed as Personal Representatives of this estate. Any person having a claim against the decedent must, before the time the claim would be barred by any otherwise applicable statute of limitations, present the claim in the manner as provided in RCW 11.40.070 by serving on or mailing to the Personal Representatives or the Personal Representatives' attorney at the address stated below a copy of the claim and filing the original of the claim with the court. The claim must be presented within the later of: (1) Thirty days after the Personal Representatives served or mailed the notice to the creditor as provided under RCW 11.40.020(1)(c); or (2) four months after the date of first publication of the notice. If the claim is not presented within this time frame, the claim is forever barred, except as otherwise provided in RCW 11.40.051 and RCW 11.40.060. This bar is effective as to claims against both the decedent's probate and nonprobate assets. Date of First Publication: November 27, 2024 /s/ Brooke S. Nolan Co-Personal Representative of the Estate of FRANCIS C. RILEY /s/ Kris R. Sperbeck Co-Personal Representative of the Estate of FRANCIS C. RILEY Attorney for Personal Representatives: Jody K. Reich, WSBA #29069 Address for Mailing or Service: J. Reich Law, PLLC 209 4th Avenue South, Suite 101-A Edmonds, WA 98020 Published in the Queen Anne & Magnolia News November 27, December 4 & 11, 2024

Superior Court of Washington, County of King In re the marriage of: Petitioner/s (person/s who started this case): CLEMENTE O. VELASCO And Respondent/s (other party/parties): ALICIA PAJARILLO TABLIZO No. 24-3-05228-7 SEA Summons Served by Publication (SMPB) Summons Served by Publication To: Alicia Pajarillo Tablizo I have started a court case by filing a petition. The name of the Petition is: Petition for Divorce You must respond in writing if you want the court to consider your side. Deadline! Your Response must be filed and served within 60 days of the date this summons is published. If you do not file and serve your Response or a Notice of Appearance by the deadline: • No one has to notify you about other hearings in this case, and • The court may approve the requests in the Petition without hearing your side (called a default judgment). Follow these steps: 1. Read the Petition and any other documents that were filed at court with this Summons. Those documents explain what the other party is asking for. 2. Fill out a Response on this form (check the Response that matches the Petition): [X] FL Divorce 211, Response to Petition about a Marriage. You can get the Response form and other forms you need at: • The Washington State Courts' website: www.courts.wa.gov/forms • Washington LawHelp: www.washingtonlawhelp.org, or The Superior Court Clerk's office or county law library (for a fee). 3. Serve (give) a copy of your Response to the person who filed this Summons at the address below, and to any other parties. You may use certified mail with return receipt requested. For more information on how to serve, read Superior Court Civil Rule 5. 4. File your original Response with the court clerk at this address: Superior Court Clerk, King County 516 3rd Ave. Rm E609, Seattle, Washington 98104-2363 5. Lawyer not required: It is a good idea to talk to a lawyer, but you may file and serve your Response without one. Person filing this Summons or her lawyer fills out below: /s/ Clemente O. Velasco, Petitioner 09-04-2024 [X] the following address (this does not have to be your home address): 4931 26th Ave S Seattle, Washington 98108 (If this address changes before the case ends, you must notify all parties and the court in writing. You may

use the Notice of Address Change form (FL All Family 120). You must also update your Confidential Information Form (FL All Family 001) if this case involves parentage or child support.) This Summons is issued according to Rule 4.1 of the Superior Court Civil Rules of the State of Washington. Published in the Queen Anne & Magnolia News October 23, 30, November 6, 13, 20 & 27, 2024

TS No WA08000207-18-7S TO No 240145886-WA-MSO NOTICE OF TRUSTEE'S SALE PURSUANT TO THE REVISED CODE OF WASHINGTON CHAPTER 61.24 ET. SEQ. Grantor: DESAMU THORPE AND SHEILA DANIELS, HUSBAND AND WIFE AS JOINT TENANTS Current Beneficiary of the Deed of Trust: Deutsche Bank National Trust Company as Trustee in trust for registered Holders of Long Beach Mortgage Loan Trust 2006-3, Asset-Backed Certificates, Series 2006-3 Original Trustee of the Deed of Trust: FIDELITY NATIONAL TITLE COMPANY Current Trustee of the Deed of Trust: MTC Financial Inc. dba Trustee Corps Current Mortgage Servicer of the Deed of Trust: Select Portfolio Servicing, Inc. Reference Number of the Deed of Trust: Instrument No. 20060227001153 Parcel Number: 387654095000 | 3876540950 I. NOTICE IS HEREBY GIVEN that on November 1, 2024, 10:00 AM, ***THE SALE WILL POSTPONE TO 12/6/2024 @ 10:00AM*** At the 4th Ave. entrance to the King County Administration Building, 500 4th Avenue, Seattle, WA 98104, MTC Financial Inc. dba Trustee Corps, the undersigned Trustee, will sell at public auction to the highest and best bidder, payable, in the form of cash, or cashier's check or certified checks from federally or State chartered banks, at the time of sale the following described real property, situated in the County of King, State of Washington, to-wit: LOT 95, KINGSGROVE, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 118 OF PLATS, PAGES 55 THROUGH 61, RECORDS OF KING COUNTY, WASHINGTON. SITUATE IN THE COUNTY OF KING, STATE OF WASHINGTON APN: 387654095000 | 3876540950 More commonly known as 37802 26TH DRIVE S, FEDERAL WAY, WA 98003 which is subject to that certain Deed of Trust dated February 16, 2006, executed by DESAMU THORPE AND SHEILA DANIELS, HUSBAND AND WIFE AS JOINT TENANTS as Trustor(s), to secure obligations in favor of LONG BEACH MORTGAGE COMPANY as original Beneficiary recorded February 27, 2006 as Instrument No. 20060227001153 and the beneficial interest was assigned to Deutsche Bank National Trust Company as Trustee for Long Beach Mortgage Loan Trust 2006-3 and recorded December 22, 2006 as Instrument Number 20061222000993 of official records in the Office of the Recorder of King County, Washington. II. No action commenced by Deutsche Bank National Trust Company as Trustee in trust for registered Holders of Long Beach Mortgage Loan Trust 2006-3, Asset-Backed Certificates, Series 2006-3, the current Beneficiary of the Deed of Trust is now pending to seek satisfaction of the obligation in any Court by reason of the Borrowers' or Grantors' default on the obligation secured by the Deed of Trust/Mortgage. III. The default(s) for which this foreclosure is made is/are as follows: FAILURE TO PAY WHEN DUE THE FOLLOWING AMOUNTS WHICH ARE NOW IN ARREARS: DELINQUENT PAYMENT INFORMATION From December 1, 2011 To June 26, 2024 Number of Payments 151 Total \$193,966.29 LATE CHARGE INFORMATION December 1, 2011 June 26, 2024 0 \$0.00 \$0.00 PROMISSORY NOTE INFORMATION Note Dated: February 16, 2006 Note Amount \$261,600.00 Interest Paid To: November 1, 2011 Next Due Date: December 1, 2011 Current Beneficiary: Deutsche Bank National Trust Company as Trustee in trust for registered Holders of Long Beach Mortgage Loan Trust 2006-3, Asset-Backed Certificates, Series 2006-3 Contact Phone No: (888) 349-8955 Address: 3217 S. Decker Lake Dr., Salt Lake City, UT 84119 IV. The sum owing on the obligation secured by the Deed of Trust is: The principal sum of \$368,768.93, together with interest as provided in the Note or other instrument secured, and such other costs and fees as are due under the Note or other instrument secured, and as are provided by statute. V. The above described real property will be sold to satisfy the expense of sale and the obligation secured by the Deed of Trust as provided by statute. Said sale will be made without warranty, expressed or implied, regarding title, possession or encumbrances on November 1, 2024. The defaults referred to in Paragraph III must be cured by October 21, 2024, (11 days before the sale date) to cause a discontinuance of the sale. The sale will be discontinued and terminated if at any time before October 21, 2024 (11 days before the sale) the default as set forth in Paragraph III is cured and the Trustees' fees and costs are paid. Payment must be in cash or with cashiers' or certified checks from a State or federally chartered bank. The sale may be terminated any time after the October 21, 2024 (11 days before the sale date) and before the sale, by the Borrower or Grantor or the holder of any recorded junior lien or encumbrance by paying

the entire principal and interest secured by the Deed of Trust, plus costs, fees and advances, if any, made pursuant to the terms of the obligation and/or Deed of Trust, and curing all other defaults. VI. A written Notice of Default was transmitted by the current Beneficiary, Deutsche Bank National Trust Company as Trustee in trust for registered Holders of Long Beach Mortgage Loan Trust 2006-3, Asset-Backed Certificates, Series 2006-3 or Trustee to the Borrower and Grantor at the following address(es): ADDRESS SHEILA DANIELS 37802 26TH DRIVE S, FEDERAL WAY, WA 98003 SHEILA DANIELS 31916 3RD LANE SW (A 103), FEDERAL WAY, WA 98023 SHEILA DANIELS 333 S. 320TH STREET #4, FEDERAL WAY, WA 98003 DESAMU THORPE 37802 26TH DRIVE S, FEDERAL WAY, WA 98003 DESAMU THORPE 31916 3RD LANE SW (A 103), FEDERAL WAY, WA 98023 DESAMU THORPE 333 S. 320TH STREET #4, FEDERAL WAY, WA 98003 UNKNOWN SPOUSE OF DESAMU THORPE 37802 26TH DRIVE S, FEDERAL WAY, WA 98003 UNKNOWN SPOUSE OF DESAMU THORPE 31916 3RD LANE SW (A 103), FEDERAL WAY, WA 98023 UNKNOWN SPOUSE OF DESAMU THORPE 333 S. 320TH STREET #4, FEDERAL WAY, WA 98003 UNKNOWN SPOUSE OF SHEILA DANIELS 31916 3RD LANE SW (A 103), FEDERAL WAY, WA 98023 UNKNOWN SPOUSE OF SHEILA DANIELS 333 S. 320TH STREET #4, FEDERAL WAY, WA 98003 by both first class and certified mail on May 28, 2024, proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served with said written Notice of Default or the written Notice of Default was posted in a conspicuous place May 24, 2024 on the real property described in Paragraph I above, and the Trustee has possession of proof of such service or posting. VII. The Trustee whose name and address are set forth below will provide in writing to anyone requesting it, a statement of all costs and fees due at any time prior to the sale. VIII. The effect of the sale will be to deprive the Grantor and all those who hold by, through or under the Grantor of all their interest in the above described property. IX. Anyone having any objections to this sale on any grounds whatsoever will be afforded an opportunity to be heard as to those objections if they bring a lawsuit to restrain the sale pursuant to RCW 61.24.130. Failure to bring such a lawsuit may result in a waiver of any proper grounds for invalidating the Trustees' Sale. X. Notice to Occupants or Tenants. The purchaser at the Trustee's sale is entitled to possession of the property on the 20th day following the sale, as against the Grantor under the deed of trust (the owner) and anyone having an interest junior to the deed of trust, including occupants who are not tenants. After the 20th day following the sale the purchaser has the right to evict occupants who are not tenants by summary proceedings under chapter 59.12 RCW. For tenant-occupied property, the purchaser shall provide a tenant with written notice in accordance with RCW 61.24.060. Notice to Borrower(s) who received a letter under RCW 61.24.031: THIS NOTICE IS THE FINAL STEP BEFORE THE FORECLOSURE SALE OF YOUR HOME. Mediation MUST be requested between the time you receive the Notice of Default and no later than 90 calendar days BEFORE the date of sale listed in the Notice of Trustee Sale. If an amended Notice of Trustee Sale is recorded providing a 45-day notice of the sale, mediation must be requested no later than 25 calendar days BEFORE the date of sale listed in the amended Notice of Trustee Sale. DO NOT DELAY. CONTACT A HOUSING COUNSELOR OR AN ATTORNEY LICENSED IN WASHINGTON NOW to assess your situation and refer you to mediation if you might eligible and it may help you save your home. See below for safe sources of help. SEEKING ASSISTANCE Housing counselors and legal assistance may be available at little or no cost to you. If you would like assistance in determining your rights and opportunities to keep your house, you may contact the following: The statewide foreclosure hotline for assistance and referral to housing counselors recommended by the Housing Finance Commission: Telephone: (877) 894-4663 or (800) 606-4819 Website: www.wshfc.org The United States Department of Housing and Urban Development: Telephone: (800) 569-4287 Website: www.hud.gov The statewide civil legal aid hotline for assistance and referrals to other housing counselors and attorneys: Telephone: (800) 606-4819 Website: www.homeownership.wa.gov Dated: June 26, 2024 MTC Financial Inc. dba Trustee Corps, as Duty Appointed Successor Trustee By: Alan Burton, Vice President MTC Financial Inc. dba Trustee Corps 606 W. Gowe Street Kent, WA 98032 Toll Free Number: (844) 367-8456 TDD: 711 949.252.8300 For Reinstatement/Pay Off Quotes, contact MTC Financial Inc. DBA Trustee Corps Order Number 103439, Pub Dates: 11/06/2024, 11/27/2024, QUEEN ANNE & MAGNOLIA NEWS

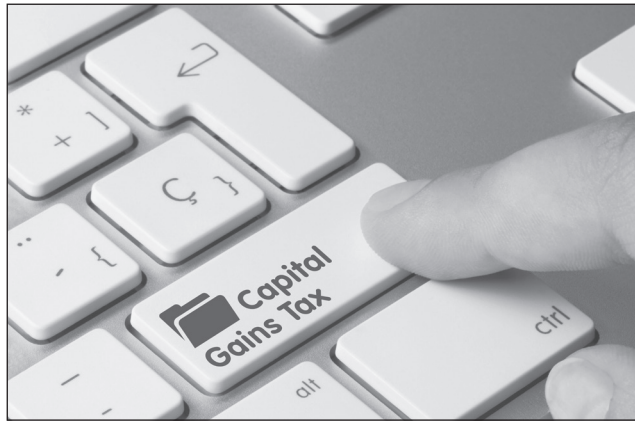
After evading repeal, will Washington expand its capital gains tax to lower incomes?

By Brett Davis
The Center Square

A general income tax in Washington state appears to be off the table for now, even as voters retained the state's capital gains tax by failing to pass Initiative 2109 on Nov. 5, which would have repealed it.

Passed by the 2021 state Legislature and signed into law by Gov. Jay Inslee, Senate Bill 5096 created a 7% tax on any gain in excess of \$250,000 – now \$262,000 as the floor is tied to inflation – in a calendar year from the sale or exchange of certain long-term capital assets, including stocks, bonds, and business interests.

However, one member of a prominent Washington think tank suspects lawmakers are considering modifying the capital gains tax to



ADOBE STOCK IMAGE

generate more revenue for state coffers.

Passing a general income tax in Washington state at this time is an uphill battle for a few reasons.

Earlier this year, the state Legislature passed Initiative 2111, which prohibits local and state governments from introducing any taxes on personal income. It went into effect on June 6.

The state Supreme Court's controversial March 2023 decision upholding the capital gains tax as a constitutional excise tax applying only to the trade of investment assets such as stocks and bonds but no other forms of capital gains such as dividends or interest also complicated the possibility of an income tax in the Evergreen State.

Incoming Senate Majority Leader Jamie Pedersen, D-Seattle, who in the past has made no secret of his desire to leverage a capital gains tax into an income tax, said the high court's decision not to reverse itself on income taxes altogether is a major factor.

"The short answer is no," he told The Center Square in an email responding to a question about the possibility of the Legislature pursuing an income tax in the upcoming session. "In upholding the capital gains tax, our state Supreme Court declined to revisit its existing caselaw finding that income is property and so an income tax would be subject to the constitutional restrictions on property tax (i.e. 1% cap and no graduated rates). We are not even close to the 2/3 majority that would

be required to amend the constitution."

Todd Myers is vice president for research at the Washington Policy Center, a free-market think tank. He has a different take on the capital gains tax itself.

"The most likely scenario is a reduction in the threshold for the income tax on capital gains," he said.

He also mentioned Washington's cap-and-trade program that seeks to limit the amount of planet-warming greenhouse gases polluters produce over time by having businesses purchase allowances at quarterly auctions to cover their emissions.

A little over two weeks ago, voters decided not to pass Initiative 2117 which would have, in part, prevented state agencies from implementing or enforcing any carbon tax trading

system as part of a plan to reduce greenhouse gas emissions.

Cap-and-trade opponents say it has substantially increased gas prices in Washington.

"The price of CO2 allowances is also likely to increase significantly," Myers predicted as a result of voters rejecting I-2117. "That additional revenue could either be swept or funding for environmental projects could be cut in the general fund and shifted to the CO2 taxes."

Motivating state lawmakers and other officials in trying to come up with new sources of revenue is the fact that according to the Office of Financial Management, the state faces a budget deficit of between \$10 billion and \$12 billion over the next four-year outlook period.

Savvy Senior: How to choose a memory care unit for a loved one with dementia

Dear Savvy Senior,
My dad has dementia and has gotten to the point that he can't live at home any longer. I need to find a good memory care residential facility for him but don't know where to turn. Any suggestions?

Only Daughter

Dear Only,
Choosing a good memory care residential unit for a loved one with dementia is a very important decision that requires careful evaluation and some homework.

Most memory care units, sometimes called special care units, are housed within assisted living or nursing home facilities. At their best, they offer staff extensively

trained in caring for people with dementia, individualized care that minimizes the use of dangerous psychotropic drugs, a home-like environment and activities that improve resident's quality of life. But at their worst, they can offer little more than a locked door. Here are some steps that can help you find a good facility and avoid a bad one.

Make a list: To identify some good memory care residential units in your area ask your dad's doctor for a referral or use an online search tool like Caring.com. Make sure the facilities on your list are close to family members and friends who can visit often, because residents with frequent visitors usually get better care.

Research your options: Once you've made a list, call your local long-term care ombudsman (see LTCombudsman.org for contact information). This is a government official who investigates assisted living and nursing home complaints and can tell you which facilities have had problems in the past.

If you're looking at a memory care unit within a nursing home facility, use Medicare's nursing home compare tool (Medicare.gov/care-compare), which provides a 5-star rating system.

Call the facilities: Once you've identified a few good facilities, call them to find out if they have any vacancies, if they provide the types of services your father needs, what they charge and if they accept Medicaid.

Tour your top choices: During your tour, notice the cleanliness and smell of the facility. Is it homey and inviting? Does the staff seem responsive and kind to its residents? Also be sure to taste the food, and talk to the current resident's family members, if available.

Also, ask about staff screening and training procedures, their turnover rate, and their staff-to-resident ratio. Make sure they provide quality activities to keep your dad engaged and find out how they respond to residents who may wander or become aggressive.

Because transitions can be unsettling for dementia sufferers, make sure that your dad will be able to remain at the facility for the foreseeable future. And find out what, if any, health conditions might require him to leave the facility or move to a higher and more expansive level of care.

It's also a good idea to make multiple visits to the facility including an unscheduled visit in the evening or weekend when the staff is more likely to be stretched thin.

To help you choose a good facility, the Alzheimer's Association offers a list of questions to ask at CommunityResourceFinder.org/Alz/Tips – click on "Tips for choosing a residential care facility" under Housing Options.

Paying for care: The national average costs for memory care within an assisted living facility is over \$6,000 per month, and over \$8,500/month for nursing home care, but costs can vary widely depending on location and services.

Since Medicare does not cover long-term care, most residents pay for care from either personal savings, a long-term care insurance policy or through Medicaid (if available) once their savings are depleted. Or, if your dad is a veteran, he may be able to get funds through the VA's Aid and Attendance benefit. To learn more, ask the facility director or contact the regional VA benefit office at 800-827-1000.

Send your senior questions to: Savvy Senior, P.O. Box 5443, Norman, OK 73070, or visit SavvySenior.org. Jim Miller is a contributor to the NBC Today show and author of "The Savvy Senior" book.

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